



**Comptroller of the Currency
Administrator of National Banks**

PUBLIC DISCLOSURE

December 18, 1996

COMMUNITY REINVESTMENT ACT PERFORMANCE EVALUATION

**Farmers Bank of Northern Missouri, N.A.
Charter Number: 23007
200 West Maple
Centerville, Iowa 52544**

**Office of the Comptroller of the Currency
Des Moines Duty Station
6200 Aurora Avenue, Suite 300W
Urbandale, Iowa 50322**

<p>NOTE: This evaluation is not, nor should it be construed as, an assessment of the financial condition of this institution. The rating assigned to this institution does not represent an analysis, conclusion or opinion of the federal financial supervisory agency concerning the safety and soundness of this financial institution.</p>

GENERAL INFORMATION

The Community Reinvestment Act requires each federal financial supervisory agency to use its authority when examining financial institutions subject to its supervision, to assess the institution's record of meeting the credit needs of its entire community, including low- and moderate-income neighborhoods, consistent with safe and sound operation of the institution. Upon conclusion of such examination, the agency must prepare a written evaluation of the institution's record of meeting the credit needs of its community.

This document is an evaluation of the Community Reinvestment Act (CRA) performance of **Farmers Bank of Northern Missouri, N.A.**, prepared by the Office of the Comptroller of the Currency, the institution's supervisory agency, as of December 18, 1996. The agency rates the CRA performance of an institution consistent with the provisions set forth in Appendix A to 12 CFR Part 25.

INSTITUTION'S CRA RATING

This institution is rated **“Satisfactory.”**

Farmers Bank of Northern Missouri, N.A. actively lends to farms and businesses of different sizes and low- and moderate-income persons. The majority of loans originated by the bank since the prior CRA examination have been to borrowers located in its assessment areas. The bank's average loan-to-deposit ratio since the prior CRA examination is 74 percent.

The following table indicates the performance level of Farmers Bank of Northern Missouri, N.A., with respect to each of the five performance criteria.

SMALL INSTITUTION ASSESSMENT CRITERIA	Farmers Bank of Northern Missouri, N.A. PERFORMANCE LEVELS		
	Exceeds Standards for Satisfactory Performance	Meets Standards for Satisfactory Performance	Does not meet Standards for Satisfactory Performance
Loan to Deposit Ratio		X	
Lending in Assessment Area		X	
Lending to Borrowers of Different Incomes and to Businesses of Different Sizes		X	
Geographic Distribution of Loans		X	
Response to Complaints		Not Applicable	